

Information to identify the case:

Debtor 1	<u>David C. Wolfinger</u>	Social Security number or ITIN	xxx-xx-0539
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21106-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David C. Wolfinger

6/11/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David C. Wolfinger
Debtor

Case No. 19-21106-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 11, 2024

User: auto
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

Recip ID	Recipient Name and Address
db	+ David C. Wolfinger, 401 Marion Street, Creighton, PA 15030-1039
15015732	+ Colonial Mortgage, 2600 West Freeway, Fort Worth, TX 76102-7109
15015735	SoFi, 2075 E. Cottonwood Parkway, Salt Lake City, UT 84121

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 12 2024 04:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2024 00:32:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bankruptcydesk@colonialsavings.com	Jun 12 2024 00:33:00	Colonial Savings, F.A., 2600 West Freeway, Fort Worth, TX 76102-7109
cr	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2024 00:36:04	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 12 2024 00:30:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15015730	EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15030479	EDI: CAPITALONE.COM	Jun 12 2024 04:06:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15015731	EDI: CITICORP	Jun 12 2024 04:06:00	Citibank, PO Box 6004, Sioux Falls, SD 57117-6004
15059762	+ EDI: CITICORP	Jun 12 2024 04:06:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15057051	+ Email/Text: bankruptcydesk@colonialsavings.com	Jun 12 2024 00:33:00	Colonial Savings, F.A., 2626B West Freeway, Fort Worth, TX 76102-7109
15171938	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2024 00:36:04	LVNV Funding LLC, Resurgent Capital Services,

District/off: 0315-2

User: auto

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Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 19

15015733	Email/Text: Bankruptcy.Notices@pnc.com		PO Box 10587, Greenville, SC, 29603-0587
		Jun 12 2024 00:29:00	PNC, 2730 Liberty Ave., Pittsburgh, PA 15265
15015734	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 12 2024 00:29:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15054178	Email/Text: Bankruptcy.Notices@pnc.com		
		Jun 12 2024 00:29:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15058982	+ Email/PDF: SoFiBKNotifications@resurgent.com		
		Jun 12 2024 00:36:01	SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1518
15054031	EDI: AIS.COM		
		Jun 12 2024 04:06:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

Name	Email Address
Chandra Marie Arkema	on behalf of Creditor Colonial Savings F.A. tuhawkey@msn.com, carkema@squirelaw.com
Denise Carlon	on behalf of Creditor Colonial Savings F.A. dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor David C. Wolfinger julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Michael John Clark	on behalf of Creditor Colonial Savings F.A. mclark@squirelaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7